FS Direct



Direct Communication to Foreign Service Employees and Family Members
Published by the Family Liaison Office, Department of State
November 2004

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FLO Homepage on the Internet

http://www.state.gov/m/dghr/flo

Email FLO – flo@state.gov

MEMPLOYMENT

<u>The Network</u>, the monthly FLO newsletter highlighting the Washington, DC job search (scroll down).

INFORMATION & RESOURCES

FLO Publications on the Internet may be found at http://www.state.gov/m/dghr/flo/rsrcs/pubs/

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FS Direct is also available on the FLO Internet web site at http://www.state.gov/m/dghr/flo/rsrcs/pubs/c5709.htm

Not-to-be-Missed Information

2005 FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) PROGRAM

By Paula S. Jakub, RHU Vice President, American Foreign Service Protective Association

There was quite a pleasant surprise when the 2005 FEHB premium rates came out. The average premium increase in 2005 for employees and retirees enrolled in the FEHBP is 7.9%. The last time we saw a single digit increase was CY2000, when it was 9.3%.

For yet another year, Federal employees will fare much better than their private industry counterparts. Premium increases for private industry range from 10% (Hay Group) to 16% (Large Manufacturers).

The new FEHB premiums take effect January 2005. FEHB program enrollees who have Self- Only coverage will pay an average of \$4.32 more bi-weekly, while those with Self and Family coverage will pay an average of \$9.99 more bi-weekly.

The Federal Employees Health Benefits Program remains a model for health care delivery systems throughout the country and, indeed, the world. Among the many reasons are:

- Choice of 249 health plans (up from 180 in 2004)
- Competitive benefit packages
- No pre-existing condition limitation
- · Eligible retirees and spouses are covered

2005 premiums (bi-weekly) for selected plans:

HEALTH PLAN	2005 Bi-Weekly Employee Premium			
	Self Only	% Change	Self & Family	% Change
BCBS Standard	\$50.71	+3.7%	\$118.06	+4.6%
FSBP	\$44.61	+8.1%	\$121.39	+3.8%
GEHA High	\$89.29	+17.1%	\$181.38	+18.5%
Mail Handlers Standard	\$45.16	+40.4%	\$95.64	+37.0%
Mail Handlers High	\$151.01	+58.0%	\$296.97	+64.3%

Some good things to look for in some of the 2005 FEHB Plans:

- Increased benefits for certain non-participating providers for emergency care
- Increased benefits for chiropractic and adult preventive care
- Added massage therapy benefit (one plan)
- Added some preventive care benefits

Some not-so-good things to look for in the 2005 FEHB Plans:

- Increased co-pay for outpatient facility services
- Subjecting physical, occupational and speech therapies to the calendar year deductible and combining limits
- Increased prescription drug co-pays

Since plans vary in the changes, it is important to know what your particular plan is doing for 2005. As in previous years, we encourage you to read carefully **Changes to this Plan** in **Section 2. How we change for 2005** when you receive your 2005 plan brochure.

Fifteen plans are offering the brand new High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) this year. This new type of plan is a result of the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (MMA). There are 2 Fee-for-Service plans and 13 HMO plans available. Some highlights include:

- Minimum in-network deductible of \$1050 Self/\$2100 Family per calendar year
 - o Indexed, so this will increase every year
 - If you have a family plan, the family deductible must be met before benefits are paid
 - Prescription medication is subject to the deductible
- Out of network coinsurance can range from 30%-40%
- Annual out of pocket expense will not exceed \$5000 Self/\$10,000 Family
- An HDHP may not provide benefits for any year until the deductible for that year is met
- Preventive services can be paid as first dollar, up to a limit
- Member's own HSA contributions are tax-deductible
- Unused funds and interest are carried over in the account from year to year
- Fund is portable even if you retire or leave the Federal government
- HSA account is not available if you have ANY other insurance, including Medicare or receive VA medical benefits
- Member cannot have or be covered by a Flexible Spending Account (FSA), including spouse's and have an HSA

There are many advantages and many disadvantages to the HDHP's. We urge you to be cautious, do your research carefully and make sure you understand ALL the rules before you opt for one of these plans. CHOOSE WISELY! Because of the tax implications and possible IRS audit considerations, we also urge you to discuss the plan with your tax advisor. If you do choose a HDHP, please read the brochure very carefully. For more information, please refer to www.opm.gov/insure.

Do not rely on premium costs alone to make your health plan decision. Things like extra deductibles and plan allowances for services, especially overseas, could end up costing you extra money. Customer service and global coverage are of paramount importance for employees and their families serving in foreign countries.

A special reminder for employees assigned to foreign posts:

Take the time to review your plan's Preferred Provider (PPO) Network benefits and rules BEFORE you return to the U.S. on Home Leave or TDY.

- Understand the rules regarding access to a specialist, i.e. do you have to go through a general provider first?
- Print a copy of the participating hospitals in the area you will be visiting, in case of an emergency admission.
- Remember that ALL inpatient admissions in the U.S. must be precertified.
 Call the 800 number on the back of your ID card for precertification if you
 are admitted to a hospital here in the States. (Note: Some plans require
 precertification/preauthorization for some other services such as surgery,
 outpatient procedures, mental health and substance abuse treatment and
 certain classes of drugs; even in foreign countries.) Please read your
 brochure carefully.

Open Season runs from November 8 through December 13, 2004. The effective date of a change in health plan and premiums is the first day of your first full pay period in January 2005.

This is your Open Season. Make the best of it!

To help estimate how much you are likely to pay for premiums and out-of-pocket medical expenses, the nonprofit Center for the Study of Services, which publishes *Washington Consumers' Checkbook* magazine, has just issued its 2005 guide to the FEHBP (available at www.guidetohealthplans.org).



Employment

FLO ANNOUNCES NEW INITIATIVE: GLOBAL EMPLOYMENT STRATEGY

What is the Global Employment Strategy?

The Global Employment Strategy is a new approach to addressing the career aspirations of spouses of Foreign Service employees. GES works at the headquarters level with multinational organizations and NGOs to develop relationships and identify employment leads for embassy spouses. The growing global economy provides worldwide employment opportunities for the international job-seeker. The challenge for spouses is finding those opportunities early in an overseas tour.

What is the goal of the Global Employment Strategy?

The goal of GES is to provide the job-seeking Foreign Service spouse (client) with the contacts necessary to develop and sustain their career ambitions while living the transient Foreign Service life.

How does the Global Employment Strategy work?

Two Global Employment Advisors (GEA) are responsible for managing the initiative. Foreign Service spouses are the GEAs' clients. The GEAs develop contacts with multinational companies and NGOs within the US to promote this program. The GEAs will work with these organizations to identify position vacancies (both in the US and abroad) and provide them with resumes and CVs of their clients.

The GEAs will also work with Community Liaison Office Coordinators (CLOs) and Local Employment Advisors (LEAs) at post to identify clients. Spouses will need to self-identify their employment interests and send the GEAs their resumes. Additionally, the GEAs will work with FLO to identify clients currently based in the US, as well as spouses of employees just entering the Foreign Service. All interested spouses should contact the GEAs directly.

The GEAs will then match the skills and experience of their clients with the needs of the multinationals and NGOs. If a match does not exist based on the contacts at that time, the GEA will identify other potential employers that may need the clients' skills and expertise. Once a match is identified, the GEAs will exchange all necessary contact information between their clients and organizations. The GEAs will continue to work with their clients throughout the screening process.

Once a client receives an offer he or she wishes to accept, he or she will then work with Post to obtain the appropriate working papers to legally work within their country. Focus will be on those posts with *de facto* work arrangements and bi-lateral work agreements in place.

How is the Global Employment Strategy different from SNAP?

GES complements the Strategic Networking Assistance Program (SNAP) that is active at a number of posts. At SNAP posts the LEA will continue to work with clients on career development and seeking local employment opportunities. The LEAs may also help clients with resumes and forward information to the GEAs. Additionally, LEAs may provide GES with contacts they have established at their post.

How to contact the Global Employment Advisors?

Interested FS spouses may contact a Global Employment Advisor directly.

Marnie Bloom Brunette

Phone: (703) 444-9354 Fax: (703) 444-9542

marniebloom@globalstrategicnetwork.com

Nadja Giuffrida

Phone: (915) 892-4988 Fax: (915) 584-6111

nadjagiuffrida@globalstrategicnetwork.com



GOING GLOBAL: EXCITING, NEW FS SPOUSE EMPLOYMENT RESOURCE

Country Career Guides and Global Key Employer Directory

Going Global is the leading provider of country specific career and employment information. The Family Liaison Office is pleased to offer the Foreign Service spouse free access to **Going Global's Country Career Guides** and the **Global Key Employer Directory**. These valuable resources assist with the international job search.

The **Going Global Country Career Guides** contain more than 10,000 resources for finding employment at home and abroad. Each of the 23 countries featured contains insider tips and professional advice on such topics as employment trends, salary ranges, job search sources, networking groups, resume/CV writing guidelines and work permit/visa regulations.

The **Global Key Employer Directory** features more than 25,000 listings of the largest companies in the world, including 5,000 U.S. listings. The Directory specifically targets companies where professional opportunities are more likely to be available. Industry sectors include consumer goods, consulting services, finance, information technology and more.

Important features of both resources include:

- More than 35,000 country-specific career and employment resources.
- Unlimited access available from any computer in the world.
- Created for international job seekers of all nationalities.
- Content can be "bookmarked" and customized with your own comments.

To begin using Going Global's Country Career Guides and Global Key Employer Directory you must first create your username and password on the State Department's OpenNet Plus (also accessible from USAID) by going to http://hrweb.hr.state.gov/flo/employment/goinglobal.html.

Once you have created your username and password, **you may login from any Internet-connected computer** by going to http://online.goinglobal.com. You are now ready to access the wealth of employment resources offered by Going Global!



FLO'S JOB SEEKERS NETWORK GROUP

This **Job Seekers Network Group** is for Foreign Service family members who are committed to a job search in the Washington D.C. area. The Network Group serves to provide you with the latest job search information, help to keep you motivated, and will put you in touch with colleagues also looking for work.

The group usually meets twice per month. The idea is to share information, contacts, tips, and offer support.

Job Seekers Upcoming Meeting Schedule for December:

<u>Thursday, December 2, 2004, 1:00 – 2:00 p.m.</u>

Topic: Contracting Job Opportunities **Guest Speaker:** To be confirmed

Venue: Main State Department building, Conference room 1406*

Thursday, December 16, 2004, 1:00 - 2:00 p.m.

Topic: Following-up on Interviews

Venue: Main State Department, FLO conference room 1239*

For all meetings:

RSVP: Please, call or email FLO for final meeting details and to

get your name on the list.

Contact Jenneke Fijn van Draat,

FLO Employment Program Specialist

Phone: 202-647-1076

Email: FLOAskEmployment@state.gov

* If you do not have a diplomatic passport, please meet at C-Street entrance and FLO will escort you.



EXPEDITIOUS NATURALIZATION – NEW APPLICATION FEES AND PROCEDURES

If you received information on Expeditious Naturalization (Immigration and Nationality Act, Section 319(b)) more than six months ago, be aware that there have been some changes:

- In May the application fee jumped from \$260 to \$320 for overseas applicants; and from \$310 to \$390 if applying in the U.S.
- In September the "ear picture" (the same pose used for an immigration visa) was abandoned in favor of a frontal pose (the same post used for U.S. passports).
- These changes have resulted in a delay for those who submitted their applications in the fall.

The following requirements for Expeditious Naturalization remain the same:

- Foreign-born spouses must, repeat must, have entered the U.S. legally and have Legal Permanent Resident Alien (LPRA) status to apply.
- The spouse must be going with the employee on an overseas assignment or currently be at post with the employee.

 The applicant must have at least one year left at post at the time of naturalization (USCIS will not waive this requirement).

If the applicant is not already at post, the naturalization cannot take place more than 45 days before departure from the U.S. to post.

Expeditious naturalization does not refer to rapid processing time, but refers to the exemption from the three-year **physical presence in the United States** requirement after becoming a legal permanent resident. Please note that "in the United States" means just that. Time spent on Government orders abroad does not count.

The average processing time is six months. Many cases are completed after five months and a few even earlier. Few cases take longer but it can happen. Therefore, it is worth noting that regular cases may take up to a year!

Most delays occur when the name checks do not go through smoothly. FLO cannot influence this process and neither can USCIS. The checks are conducted by other agencies.

Only Eligible Family Members (EFMs) qualify for Expeditious Naturalization. Non-US citizen parent(s) included on an employee's official orders cannot naturalize through this process and must meet the regular requirements, which require that the parent live in the U.S. for five years as a legal permanent resident.

FLO can only assist Department of State EFMs. If you are from another US agency please contact FLO at 202 647 1076 for the name of your agency's contact person.

FUNCTIONAL TRAINING

For those interested in taking the Basic Consular Course in order to work as a Consular Associate, please check with your consul at post regarding prospects for employment. If post is short of applicants and cannot fill a vacancy, post may support training by notifying FLO. Getting into this course is sometimes difficult because the demand for space in class often exceeds the supply and EFMs are always enrolled on a space available basis. If post supports the EFM because there is a vacancy and no available candidates, the applicant will be put on a priority list.

If you are an EFM whose spouse works for an agency other than State your consul needs to request a tuition waiver for you to take the course. The request is not handed in until you have a tentative slot to attend. All computer courses and most of the other functional courses are open to EFMs from the Department of State only. In order to get into language training and area studies training as well

as the MQ coded courses, the EFM's own agency must pay the tuition. Note: some MQ courses are free of charge.

Enrolling in Administrative and GSO courses can also be difficult, so the same advice is relevant here.

FLO only enrolls EFMs in functional training courses. If an EFM wants to take a course under the MQ code he or she may register directly with the FSI Transition Center. (Please check http://www.state.gov/m/fsi/tc/c6951.htm for further information on these courses).

For all FSI courses other than those offered by the Transition Center, please contact the FSI Registrar at (703) 302-7144 or (703) 302-7137.

For Language studies and Area Studies please register through the employee's CDO (Career Development Officer). For all FSI courses, the EFM must be on an employee's orders. Courses offered by the Transition Center are open to EFMs going to post as well as returning from post.



Distance Language Courses from the Foreign Service Institute

Direct hire Federal government employees, their eligible family members, and Marine Security Guards are eligible to enroll in the following courses. The following courses offered by the Foreign Service Institute, School of Language Studies start in January or February 2005!

Registration Instructions--

DOS employees, Marine Security Guards, and Eligible Family Members can enroll online using an electronic DS-755 via OpenNet at http://fsi.state.gov — select Courses, Distance Learning Courses, and then Language Training. Please note the detailed enrollment procedures on the webpage. Then, follow the links to the specific course, and click on Enroll Now. Optionally, they may submit a paper DS-755 to the FSI Registrar. Other Executive branch employees and family members should submit an SF-182 (or the 1556 for DoD personnel) to the FSI Registrar. All paper training forms should be faxed to the FSI Office of the Registrar (703-302-7152). Advanced registration required.

For more information, please logon to FSI's OpenNet site http://fsi.state.gov and click on 'courses,' or send an e-mail to OnlineLanguage@state.gov.

Prerequisites

All courses require Internet Explorer 5.5 (or later) and an Internet connection. See below for additional requirements.

- ♦ Beginner courses: A computer with Windows 98, XP, ME, or 2000 operating system and a sound card and microphone.
- ♦ Listening Comprehension: Level 2 in speaking. A computer with Windows 98, XP, ME, or 2000 operating system and a sound card.
- ♦ Advanced Reading: Level 3 in reading.

Beginner Courses

1/18 - 4/22/05

- ♦ Arabic Express
- ♦ French Express
- ♦ German Express
- ♦ Greek Express
- ♦ Japanese Express
- ♦ Introductory Korean
- ♦ Polish Express
- ♦ Portuguese Express
- ♦ Russian Express
- ♦ Spanish Express

Advanced Reading 2/14 - 5/6/05

- ◆ Arabic Reading Maintenance
- ♦ Chinese Reading Maintenance
- ♦ French Reading Maintenance
- ◆ Polish Reading Maintenance
- ♦ Portuguese Reading Maintenance
- ♦ Russian Reading Maintenance
- ◆ Spanish Reading Maintenance

Listening Comprehension

1/18 - 4/22/05

◆ French Listening Comprehension



Education and Youth

FREE MONEY FOR COLLEGE!

High school seniors and college undergraduates of Foreign Service employees are eligible to apply for one-time only academic/art merit awards and renewable need-based financial aid awards sponsored by the American Foreign Service Association (AFSA). Awards range from \$1,000-3,000. Application submission deadline is **Feb. 6, 2005**. For complete details, visit <u>AFSA's web page</u> or contact Lori Dec at dec@afsa.org or at 1 800 704 2372 ext. 504.



YOUR CFC DONATION MAY BENEFIT FS YOUTH & FS INTERESTS

It's that time of year again—the Combined Federal Campaign (CFC). If you are looking for worthy organizations that support Foreign Service interests, here are a few suggestions:

- The AFSA Scholarship Fund (CFC #2422) provides need-based scholarships and merit awards to Foreign Service kids to help meet their college expenses. Over \$150,000 is bestowed each year to about 85 Foreign Service families. Support stays in the Foreign Service community. For more information, contact Lori Dec, AFSA Scholarship Director at 1 800 704 2372, ext. 504 or dec@afsa.org
- The Fund for American Diplomacy (CFC #2460) educates the public on the crucial role of diplomacy and the importance of having a strong U.S. Foreign Service. Through nationwide education programs we promote how the diplomatic corps preserves and protects America's national security and economic prosperity.
- The Foreign Service Youth Foundation (CFC #8488) is a nonprofit organization dedicated to providing information, advocacy and outreach activities for the internationally mobile youth of all United States' Foreign Affairs agencies in the Washington, DC area as well as at Foreign Service posts abroad. For more information, see www.fsyf.org.



KEEPING UP WITH VA SCHOOLS

If you are interested in keeping up with what's happening here at home in education, Fairfax County Public Schools offer free email news on various topics of interest to families. The FCPS Office of Community Relations offers this service. You can register to receive information from Fairfax County Public Schools at http://www.fcps.edu (Press the yellow box that says "Keep in Touch"). Once you register, you will receive messages based on your personal profile and the interests you indicate. Information includes the Familygram newsletter for parents, Special Education, Gifted Education and more...

Another newsletter that you can sign up for with parenting tips and information is http://pageforparents.org/ol/deliver.php?subscriberID=C010118&contentType=ideasforparents



FREE COLLEGE INFORMATION NEWSLETTER

A team of Washington area college consultants produce an excellent (and free!) enewsletter addressing the ins-and-outs and trends in the college admission process.

They are pleased to share their newsletter with the Foreign Service community. To subscribe, email Nancy at nwolf@lsl-law.com or Marsha at siouxknox@aol.com.



DO YOU WANT YOUR OPINIONS TO BE KNOWN?

The **American Overseas Network**, a non-partisan public service organization, is dedicated to taking surveys of Americans who reside abroad. The survey focuses on American policies at home and abroad and the concerns of the overseas American community. It is free, confidential, impartial, and totally respectful of the privacy of members. Check it out at www.americanoverseasnetwork.net and join the fastest growing public service initiative for Americans overseas.



Support Services

IMMEDIATE BENEFIT PLAN HOLDS RARE OPEN SEASON

Enroll before December 15!

All U.S. citizen employees of State, USAID and FAS, and Foreign Service employees of FCS may enroll in the Immediate Benefit Plan (IBP) before December 15, the closing date for the current open season. The IBP pays \$15,000 to a designated beneficiary(ies) within two work days of official notification of the death of an enrollee. The cost of participation is \$2.00 per pay period and must be made by payroll deduction. For more information or to enroll in the program, visit www.afspa.org.



WHAT DO YOU NEED TO KNOW ABOUT THE IMMEDIATE BENEFIT PLAN?

You may have heard about the American Foreign Service Protective Association's (AFSPA) \$15,000 death benefit, but do you know all of the details on the Immediate Benefit Plan (IBP) and that a new open enrollment period is coming up soon?

Plan Details

- The IBP assists with the immediate needs of a family following the death of an enrollee.
- A check will be issued to the enrollee's designated beneficiary(ies) for \$15,000 within two business days of official notification of death.
- It costs \$2 per pay-period.
- · Payment is made through payroll deduction.

Next Open Enrollment Period

- The open enrollment period runs from November 1 through December 15.
- AFSPA's web site provides information on how to enroll. Visit <u>www.afspa.org</u>.

Eligible Participants

- U.S. citizen Foreign Service and Civil Service employees of DOS
- U.S. citizen Foreign Service and Civil Service employees of USAID
- U.S. citizen Foreign Service and Civil Service employees of FAS
- U.S. citizen Foreign Service employees of FCS

For more information visit AFSPA's web site at www.afspa.org.



"NEXTSTEPS" FOR WIDOWS & WIDOWERS

Office of Casualty Assistance's New E-mail Discussion Group

The Office of Casualty Assistance (OCA) announces the formation of a new e-mail discussion group, **NextSteps for Widows and Widowers**, which is specifically designed for those in the Foreign Affairs community who have lost a life partner.

NextSteps offers you an opportunity to network with other widows and widowers who are familiar with the unique milieu of the overseas experience. You can share experiences, ideas, information and resources. Topics covered include grief, bereavement, recovery, and other information helpful to people of all ages, religious backgrounds and sexual orientations, who have suffered the death of a spouse or life partner. You can join the discussion anonymously if you wish, by using an e-mail address that does not identify you.

The forum is restricted to U.S. citizen Civil Service and Foreign Service employees and USG employees who have served in an overseas U.S. mission and their widows, widowers and life partners. Retired employees or their widows or widowers are also eligible. **NextSteps** is sponsored by OCA and the Associates of the American Foreign Service Worldwide (AAFSW). OCA will screen and accept new members, monitor the site, and offer resources.

If you are interested in joining this e-mail discussion group, or would like additional information, please contact the Office of Casualty Assistance at 202-736-4302 or by e-mail at oca@state.gov.



AA MEETS IN MAIN STATE

The Alcohol and Drug Awareness Program (ADAP) has been asked to inform the Department of State community that Alcoholics Anonymous meets several times a week in the HST building. Anyone interested in AA who has access to Main State is welcome to attend. If a DOS, other Federal government employee, or retired employee who does not have access to Main State but would like to attend, please contact either the email address or phone number below. Like all AA groups, these meetings operate on the basis of anonymity, and there is no official connection between this AA group and the ADAP (although ADAP does provide liaison services in obtaining and maintaining the meeting site in the DOS). Those individuals interested in attending this meeting can email an anonymous AA member at meetinginfo@hotmail.com or can call M/MED/ADAP (202) 663-1904 or 261-8046 (x4806) to ask for meeting times and room location. There is no need for the caller to be identified.



Notes from the Field

Featuring articles submitted by Foreign Service Officers or their family members serving at posts abroad. Please submit your article to the FLO Publications Coordinator at ayerstdm@state.gov.

TALES FROM A SMALL PLANET

Tales' initial activities involved the creation and operation of a website (www.talesmag.com) for the purpose of enriching and sharing the experience of living abroad through literature, humor and the arts, as well as by providing information and education on what it is really like to live in a foreign country and how to cope with the challenges that may come along.

Tales from a Small Planet is a literary and informational online magazine and resource center that was created by a handful of U.S. Foreign Service spouses to support Americans moving and living abroad. Tales from a Small Planet is a Section 501 (c) (3), non-profit, organization created to supply valuable information to the U.S. Foreign Service community and other English-speaking expatriates. Tales is an excellent bidding tool and online magazine of information on missions abroad!

As of April 2004, the *Tales from a Small Planet* website has received approximately 4000 hits per week. Our informal home page poll, taken in January 2004, shows that our site users are predominately affiliated with the U.S. Foreign Service, though we are also getting users in private industries, NGOs, aide organizations, and others.

If you would like to **contribute** to *Tales*, your articles are most welcomed!

Sonia Evans, CEO, *Tales from a Small Planet* Santo Domingo

